

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

In re:	Case No. 17-11630
GREG GIMELSTEIN	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Margaret A. Burks, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/02/2017.
- 2) The plan was confirmed on 07/18/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/26/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/04/2019.
- 5) The case was completed on 04/10/2023.
- 6) Number of months from filing or conversion to last payment: 71.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$147,150.00.
- 10) Amount of unsecured claims discharged without full payment: \$325,631.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$152,441.00
Less amount refunded to debtor	\$143.07

NET RECEIPTS: **\$152,297.93**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$9,025.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$10,356.51
Other	\$8.48

TOTAL EXPENSES OF ADMINISTRATION: **\$19,389.99**

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACURA FINANCIAL SERVICES	Secured	24,190.00	24,198.27	24,198.27	24,198.27	4,152.38
ADT SECURITY SERVICES	Unsecured	400.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	10,106.17	10,106.17	10,106.17	505.31	0.00
AMERICAN EXPRESS	Unsecured	36,921.31	36,921.31	36,921.31	1,846.07	0.00
BANK OF AMERICA	Unsecured	12,559.50	NA	NA	0.00	0.00
CARDMEMBER SERVICES	Unsecured	16,732.99	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	154.69	402.52	402.52	20.13	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	0.00	0.00	3,024.28	3,024.28	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	0.00	0.00	18,357.12	18,357.12	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	0.00	15,877.62	15,877.62	15,877.62	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	0.00	0.00	19,809.00	19,809.00	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	0.00	0.00	1,623.74	1,623.74	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	NA	3,858.37	3,858.37	3,858.37	0.00
CROSS RIVER BANK	Secured	633.34	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	12,163.00	12,206.15	11,968.72	11,968.72	1,145.07
FIFTH THIRD BANK	Unsecured	13,629.99	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK	Unsecured	61,380.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK	Unsecured	NA	147.47	147.47	7.37	0.00
IGOR KERZHNERENKO	Unsecured	1.00	NA	NA	0.00	0.00
KABBAGE	Unsecured	34,963.00	NA	NA	0.00	0.00
KEYBANK NATIONAL ASSOCIATION	Unsecured	9,258.66	8,996.91	8,996.91	449.85	0.00
KEYBANK NATIONAL ASSOCIATION	Unsecured	47,951.00	47,654.58	47,654.58	2,382.73	0.00
PNC BANK	Unsecured	8,424.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	32,203.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	18,191.36	19,860.91	19,860.91	993.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,513.50	4,060.02	4,060.02	203.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,820.00	5,730.62	5,730.62	286.53	0.00
PROTECTION ONE	Unsecured	2,698.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,811.36	3,461.20	3,461.20	173.06	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,708.34	8,716.21	8,716.21	435.81	0.00
U.S. BANK, NA.	Secured	21,022.00	20,818.69	17,703.86	17,703.86	3,682.10

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNIFUND CORPORATION	Unsecured	3,652.11	4,089.97	4,089.97	204.50	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$42,814.14	\$42,814.14	\$0.00
Mortgage Arrearage	\$19,735.99	\$19,735.99	\$0.00
Debt Secured by Vehicle	\$41,902.13	\$41,902.13	\$7,834.48
All Other Secured	\$11,968.72	\$11,968.72	\$1,145.07
TOTAL SECURED:	\$116,420.98	\$116,420.98	\$8,979.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$150,147.89	\$7,507.41	\$0.00

Disbursements:

Expenses of Administration	<u>\$19,389.99</u>
Disbursements to Creditors	<u>\$132,907.94</u>

TOTAL DISBURSEMENTS : **\$152,297.93**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/06/2023

By: /s/ Margaret A. Burks

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.